UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF PENNSYLVANIA

In Re:	§	
WATSON-LINDSEY, ANDREA,	§	CASE NO. 19-24544 GLT
Debtor	§	
	§	
Natalie Lutz Cardiello, Esquire, Trustee,	§	CHAPTER 7
Movant	§	
	§	DOCUMENT NO.
v.	§	
	§	
No Respondent	§	

NOTICE OF TRUSTEE'S FINAL REPORT AND APPLICATIONS FOR COMPENSATION AND DEADLINE TO OBJECT (NFR)

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that NATALIE LUTZ CARDIELLO, ESQUIRE, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

CLERK OF THE COURT U.S. BANKRUPTCY COURT 600 GRANT STREET PITTSBURGH, PENNSYLVANIA 15219

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. An in-person hearing will be held on October 6, 2022, at 10:00 AM before Judge Gregory L. Taddonio in Courtroom A, 54th Floor U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219. In accordance with Judge Taddonio's procedures, parties may appear for non-evidentiary matters remotely by utilizing the Zoom video conference platform. Parties seeking to appear remotely must register for the hearing by submitting a registration form via the link published on Judge Taddonio's website (which can be found at http://www.pawb.uscourts.gov/judge-taddonios-video-conference-hearing-information) no later than 4 p.m. on the business day prior to a scheduled hearing. All counsel and parties participating by video conference shall comply with Judge Taddonio's General Procedures, (which can be found at http://www.pawb.uscourts.gov/sites/default/files/pdfs/glt-proc.pdf).

Parties who fail to timely register for remote participation will be expected to attend the hearing in person.

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If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 09/03/2022 By: /s/ Natalie Lutz Cardiello
Trustee

Natalie Lutz Cardiello, Esquire Bankruptcy Trustee 107 Huron Drive Carnegie, PA 15106

UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF PENNSYLVANIA

In Re:	§	
WATSON-LINDSEY, ANDREA,	§	CASE NO. 19-24544 GLT
Debtor	§	
	§	
Natalie Lutz Cardiello, Esquire, Trustee,	§	CHAPTER 7
Movant	§	
	§	DOCUMENT NO.
v.	§	
	§	
No Respondent	§	

SUMMARY OF TRUSTEE'S FINAL REPORT AND APPLICATIONS FOR COMPENSATION

The Final Report shows receipts of	\$ 45,000.00
and approved disbursements of	\$ 21,393.88
leaving a balance on hand of 1	\$ 23,606.12

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
	AMERICREDIT				·
	FINANCIAL				
000003	SERVICES, INC.	\$ 13,493.02	\$ 0.00	\$ 0.00	\$ 0.00
	FEDERAL				
	NATIONAL				
	MORTGAGE				
000009	ASSOCIATION	\$ 21,456.51	\$ 0.00	\$ 0.00	\$ 0.00
	PITTSBURGH				
	WATER AND				
	SEWER				
000010A	AUTHORITY	\$ 1,829.83	\$ 0.00	\$ 0.00	\$ 0.00

¹The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

			Allowed Amount of	Interim Payment to	Proposed
Claim No.	Claimant	Claim Asserted		Date Date	Payment
	JORDAN TAX				
000011C	SERVICES, INC.	\$ 2,773.61	\$ 17,389.43	\$ 17,389.43	\$ 0.00
	JORDAN TAX				
000012A	SERVICES, INC.	\$ 3,881.80	\$ 0.00	\$ 0.00	\$ 0.00
	PITTSBURGH				
	WATER AND				
	SEWER				
000010B	AUTHORITY	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
	PITTSBURGH				
	WATER AND				
	SEWER				
000010C	AUTHORITY	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
	PITTSBURGH				
	WATER AND				
	SEWER				
000010D	AUTHORITY	\$ 631.46	\$ 1,901.20	\$ 1,901.20	\$ 0.00
	JORDAN TAX				
000011A	SERVICES, INC.	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
	JORDAN TAX				
000011B	SERVICES, INC.	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
То	tal to be paid to secur	\$	0.00		
Re	maining Balance	\$	23,606.12		

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total R	equested	Interim Payment to Date	Proposed Payment	
Trustee Fees: Natalie Lutz Cardiello, Esquire	\$	5,250.00	\$ 0.00	\$ 5	250.00
Trustee Expenses: Natalie Lutz Cardiello, Esquire	\$	245.97	\$ 0.00		245.97

Reason/Applicant	Total	Requested	Interim Payment to Date	Proposed Payment
Attorney for Trustee Fees: Natalie Lutz Cardiello, Esquire	\$	1,575.00	\$ 0.00	\$ 1,575.00
Accountant for Trustee Fees: Bononi & Company, P.C.	\$	525.00		
Charges: CLERK, U.S. BANKRUPTCY COURT	\$	188.00	\$ 0.00	\$ 188.00
Total to be paid for chapter 7 admir	S	7 783 9		

Total to be paid for chapter 7 administrative expenses \$\frac{7,783.97}{8}\$

Remaining Balance \$\frac{15,822.15}{9}\$

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Prior Chapter Attorney for Trustee/DIP Fees (Other Firm): LAWRENCE W. WILLIS	\$ 8,052.20	\$ 0.00	\$ 8,052.20
Total to be paid for prior chapter adr	ministrative expense	s \$	8,052.20
Remaining Balance		\$	7,769.95

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 663.80 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed A	Amount	Interim Payme Date	ent to	Payment
000005A	PENNSYLVANIA DEPARTMENT OF REVENUE	\$	663.80	\$	0.00	\$ 663.80
Total to be paid to priority creditors				\$	663.80	
Remaining Balance					\$	7,106.15

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 8,284.91 have been allowed and will be paid <u>pro rata</u> only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 85.8 percent, plus interest (if

applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant		llowed Amount Claim	Int Da	erim Payment to	oposed Payment
000001	CLEARVIEW FCU	\$	705.62	\$	0.00	\$ 605.23
000002	CLEARVIEW FCU	\$	3,632.09	\$	0.00	\$ 3,115.32
000004	ECMC	\$	1,404.93	\$	0.00	\$ 1,205.04
000006	UPMC HEALTH SERVICES	\$	734.18	\$	0.00	\$ 629.72
000007	UPMC PHYSICIAN SERVICES	\$	811.79	\$	0.00	\$ 696.29
000008	DUQUESNE LIGHT	\$	996.30	\$	0.00	\$ 854.55
Total to be paid to timely general unsecured creditors					\$	7,106.15

Tardily filed claims of general (unsecured) creditors totaling \$ 15,078.11 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

0.00

Tardily filed general (unsecured) claims are as follows:

Remaining Balance

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000014	US DEPARTMENT OF EDUCATION	\$ 15,078.11	\$ 0.00	\$ 0.00
Tot	al to be paid to tardy genera	\$	0.00	
Remaining Balance			\$	0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 166.54 have been allowed and will be paid <u>pro rata</u> only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

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Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
	PENNSYLVANIA DEPARTMENT OF			
000005B	REVENUE	\$ 166.5	1 \$ 0.00	\$ 0.00
Tot	al to be paid to subordinate	\$	0.00	
Ren	naining Balance	\$	0.00	

Prepared By: /s/ Natalie Lutz Cardiello

Natalie Lutz Cardiello, Esquire Bankruptcy Trustee 107 Huron Drive Carnegie, PA 15106

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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United States Bankruptcy Court Western District of Pennsylvania

In re: Case No. 19-24544-GLT
Andrea Watson-Lindsey Chapter 7

Debtor

CERTIFICATE OF NOTICE

District/off: 0315-2 User: auto Page 1 of 4
Date Rcvd: Aug 31, 2022 Form ID: pdf900 Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 02, 2022:

Recip ID db	Recipient Name and Address + Andrea Watson-Lindsey, 2541 Allequippa Street, Pittsburgh, PA 15213-2308
r	+ Kevin Shaner, EXP Realty, LLC, 1653 McFarland Road, Pittsburgh, PA 15216-1810
15176258	+ Carnegie Library of Pittsburgh, C/O Jordan Tax, PO Box 200, Bethel Park, PA 15102-0200
15176259	+ City Of Pittsburgh, C/O Jordan Tax Service, PO Box 200, Bethel Park, PA 15102-0200
15176261	+ County of Allegheny, C/O Jordan Tax Service, Inc., PO Box 200, Bethel Park, PA 15102-0200
15441453	+ LAWRENCE W WILLIS ESQ, WILLIS & ASSOCIATES, 201 PENN CENTER BLVD STE 310, PITTSBURGH PA 15235-5407
15176264	+ PGH20, 1200 Penn Avenue, Pittsburgh, PA 15222-4207
15162068	+ Pheaa, Pob 61017, Harrisburg, PA 17106-1017
15176266	+ Pittsburgh School District, C/O Jordan Tax Service, PO Box 200, Bethel Park, PA 15102-0200
15162071	+ US Dept Of Ed/Gsl/Atl, Po Box 5609, Greenville, TX 75403-5609

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Standard Time.			
Recip ID	Notice Type: Email Address + Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.C	Date/Time COM	Recipient Name and Address
		Aug 31 2022 23:50:00	Americredit Financial Services, Inc. Dba GM Financ, P.O Box 183853, Arlington, TX 76096-3853
cr	+ Email/Text: ebnjts@grblaw.com	Aug 31 2022 23:50:00	City and School District of Pittsburgh, 437 Grant Street 14th Floor, Frick Building, Frick Building, Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101
cr	+ Email/Text: ebnjts@grblaw.com	Aug 31 2022 23:50:00	County of Allegheny, GRB Law, 437 Grant Street 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101
acc	+ Email/Text: eric@bononilaw.com	Aug 31 2022 23:50:00	Eric E. Bononi, Bononi and Bononi, P.C., 20 North Pennsylvania Avenue, Suite 201, Greensburg, PA 15601-2337
cr	+ Email/Text: ebnpeoples@grblaw.com	Aug 31 2022 23:50:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	+ Email/Text: ebnpwsa@grblaw.com	Aug 31 2022 23:50:00	Pittsburgh Water & Sewer Authority, GRB Law, 437 Grant Street 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101
cr	+ Email/Text: RASEBN@raslg.com	Aug 31 2022 23:50:00	U.S. Bank Trust National Association, not in its i, Robertson, Anschutz, Schneid, Crane & Pa, 130 Clinton Rd #202, Fairfield, NJ 07004-2927
15172246	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.C	OM	
		Aug 31 2022 23:50:00	AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
15162061	+ Email/Text: bncnotifications@pheaa.org	Aug 31 2022 23:50:00	Aes/pnc Bank, Pob 61047, Harrisburg, PA
		1105 31 2022 23.30.00	1100 pine 2 anik, 1 00 010 17, 11ai1100 at 6, 1 11

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Date Rcvd: Aug 31, 2022 Form ID: pdf900 Total Noticed: 40

				17106-1047
15162062	+	Email/Text: ally@ebn.phinsolutions.com	Aug 31 2022 23:50:00	Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901
15162063	+	Email/Text: BKMailBayview@bayviewloanservicing.com	Aug 31 2022 23:50:00	Bayview Loan Servicing, 4425 Ponce De Leon Blvd, Coral Gables, FL 33146-1839
15195214	+	Email/Text: ebnjts@grblaw.com	Aug 31 2022 23:50:00	City of Pittsburgh & School District of Pittsburgh, GRB Law, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh PA 15219-6101
15162064	+	Email/Text: bankruptcy@clearviewfcu.org	Aug 31 2022 23:51:00	Clearview Federal Cu, 8805 University Blvd, Coraopolis, PA 15108-4212
15195211	+	Email/Text: ebnjts@grblaw.com	Aug 31 2022 23:50:00	County of Allegheny, GRB Law, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh PA 15219-6101
15188666	+	Email/Text: kburkley@bernsteinlaw.com	Aug 31 2022 23:51:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15219936		Email/Text: ECMCBKNotices@ecmc.org	Aug 31 2022 23:50:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
15302463	+	Email/Text: nsm_bk_notices@mrcooper.com	Aug 31 2022 23:50:00	Federal National Mortgage Association, c/o Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1837
15190415	+	Email/Text: BKMailBayview@bayviewloanservicing.com	Aug 31 2022 23:50:00	Federal National Mortgage Association, et al, c/o Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, 5th Floor, Coral Gables, FL 33146-1837
15162065	+	Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Aug 31 2022 23:50:00	First Natl Bk Of Pa, 4140 E State St, Hermitage, PA 16148-3401
15162066	+	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.CO	OM Aug 31 2022 23:50:00	Gm Financial, Po Box 181145, Arlington, TX 76096-1145
15162067		Email/PDF: ais.chase.ebn@aisinfo.com	Aug 31 2022 23:46:40	Jpmcb Hl, 700 Kansas Lane, Monroe, LA 71203
15172911	+	Email/Text: bncnotifications@pheaa.org	Aug 31 2022 23:50:00	PHEAA, PO BOX 8147, HARRSBURG PA 17105-8147
15162069		Email/Text: banko@preferredcredit.com	Aug 31 2022 23:50:00	Preferred Cr, Pob 1679, St Cloud, MN 56302
15178126		Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 31 2022 23:50:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
15194223	+	Email/Text: ebnpwsa@grblaw.com	Aug 31 2022 23:50:00	Pittsburgh Water and Sewer Authority, GRB Law, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh PA 15219-6101
15162070		Email/Text: philadelphia.bnc@ssa.gov	Aug 31 2022 23:51:00	Soc Sec Admin Office O, 155-10 Jamaica Ave, Jamaica, NY 11432
15184728	٨	MEBN	Aug 31 2022 23:45:18	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15185280	٨	MEBN	Aug 31 2022 23:45:15	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15455563		Email/Text: EDBKNotices@ecmc.org	Aug 31 2022 23:50:00	US Department of Education, P O Box 16448, Saint Paul MN 55116-0448
+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net		Aug 31 2022 23:50:00	Us Dept Of Ed/glelsi, 2401 International Lane, Madison, WI 53704-3121	

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

-		
Recip ID cr	Bypass Reason	Name and Address Bayview Loan Servicing
cr		Bayview Loan Servicing, LLC
cr		Community Loan Servicing, LLC f/k/a Bayview Loan S
cr		Federal National Mortgage Association
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*	ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
15172360	*P++	AMERICREDIT FINANCIAL SERVICS DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court:, Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096
15176255	*+	Aes/pnc Bank, Pob 61047, Harrisburg, PA 17106-1047
15176256	*+	Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901
15176257	*+	Bayview Loan Servicing, 4425 Ponce De Leon Blvd, Coral Gables, FL 33146-1839
15176260	*+	Clearview Federal Cu, 8805 University Blvd, Coraopolis, PA 15108-4212
15176262	*+	First Natl Bk Of Pa, 4140 E State St, Hermitage, PA 16148-3401
15176263	*+	Gm Financial, Po Box 181145, Arlington, TX 76096-1145
15176267	*P++	PREFERRED CREDIT INC, 628 ROOSEVELT ROAD SUITE #100, SAINT CLOUD MN 56301-4867, address filed with court:, Preferred Cr, Pob 1679, St Cloud, MN 56302
15176265	*+	Pheaa, Pob 61017, Harrisburg, PA 17106-1017
15176268	*	Soc Sec Admin Office O, 155-10 Jamaica Ave, Jamaica, NY 11432
15176269	*+	U S Dept Of Ed/Gsl/Atl, Po Box 5609, Greenville, TX 75403-5609

TOTAL: 4 Undeliverable, 13 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 02, 2022	Signature:	/s/Gustava Winters	
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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 31, 2022 at the address(es) listed below:

Name **Email Address** Brian Nicholas on behalf of Creditor Bayview Loan Servicing LLC bnicholas@kmllawgroup.com Brian Nicholas on behalf of Creditor Community Loan Servicing LLC f/k/a Bayview Loan Servicing, LLC bnicholas@kmllawgroup.com Charles Griffin Wohlrab on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as owner trustee for RCF 2 Acquisition Trust c/o U.S. Bank Trust National Association cwohlrab@raslg.com Denise Carlon on behalf of Creditor Community Loan Servicing LLC f/k/a Bayview Loan Servicing, LLC dcarlon@kmllawgroup.com Jeffrey R. Hunt on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com Jeffrey R. Hunt on behalf of Creditor County of Allegheny jhunt@grblaw.com

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Total Noticed: 40

Jeffrey R. Hunt

Date Rcvd: Aug 31, 2022

on behalf of Creditor City and School District of Pittsburgh jhunt@grblaw.com

User: auto

Form ID: pdf900

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com

Lawrence W. Willis

on behalf of Debtor Andrea Watson-Lindsey ecf@westernpabankruptcy.com

urfreshstrt@gmail.com;willislr88866@notify.bestcase.com

Lorraine Gazzara Doyle

on behalf of Creditor Bayview Loan Servicing lorraine@mvrlaw.com diane@mvrlaw.com;bankruptcy@friedmanvartolo.com

Maria Miksich

on behalf of Creditor Community Loan Servicing LLC f/k/a Bayview Loan Servicing, LLC mmiksich@kmllawgroup.com

Natalie Lutz Cardiello

on behalf of Trustee Natalie Lutz Cardiello ncardiello@cardiello-law.com ncardiello@ecf.axosfs.com

Natalie Lutz Cardiello

ncardiello@cardiello-law.com ncardiello@ecf.axosfs.com

Natalie Lutz Cardiello

on behalf of Accountant Eric E. Bononi ncardiello@cardiello-law.com ncardiello@ecf.axosfs.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

S. James Wallace

 $on\ behalf\ of\ Creditor\ Peoples\ Natural\ Gas\ Company\ LLC\ ecfpeoples@grblaw.com\ PNGbankruptcy@peoples-gas.com$

William E. Craig

on behalf of Creditor Americredit Financial Services Inc. Dba GM Financial ecfmail@mortoncraig.com,

mhazlett@mortoncraig.com; mortoncraigecf@gmail.com

TOTAL: 17